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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re

Case No: 12-31007 K

DANIEL MATTHEW CHERRY

Chapter: 13

Debtor.

OBJECTION TO CONFIRMATION OF PLAN BY CARMAX AUTO FINANCE

Comes now the creditor, Carmax Auto Finance, and objects to the confirmation of the debtor's Chapter 13 plan. Said creditor should be included through the plan fully secured for its claim of \$22,420.13, with 14.45 percent interest per annum on the unpaid balance, at an installment rate of \$461.00 per month. This loan is secured by a 2009 Chevrolet Silverado 1500 purchased by the debtor and Kerrie Lynn Smith on July 11, 2012, three months before the debtor filed bankruptcy. Said creditor understands that a portion of the debt may survive discharge and is not willing to modify the contract terms which was entered into in close proximity to the date of filing.

WHEREFORE, PREMISES CONSIDERED, said creditor objects to the confirmation of the debtor's Chapter 13 plan.

CARMAX AUTO FINANCE

By: /s/ Jeri T. Moskovitz
JERI T. MOSKOVITZ (15566)
P. O. BOX 17726
MEMPHIS, TN 38187-0726
901-763-2356

CERTIFICATE OF SERVICE

The following individuals were served on December 4, 2012:

DEBTOR via U S Mail

DEBTOR ATTORNEY via E-Mail

TRUSTEE via E-Mail

/s/ Jeri T. Moskovitz